

Attorney's Docket:
020431.0706

06-21-04

PATENT
USSN 09/686,711

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Pallab K. Chatterjee, et al.
Serial No.: 09/686,711
Filing Date: October 10, 2000
Confirmation No. 4657
Group Art Unit: 3628
Examiner: S. E. Chencinski
Title: *System and Method for Providing Electronic
Financial Transaction Services*

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Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

<p align="center">CERTIFICATE OF MAILING BY EXPRESS MAIL Certificate No. EV 322192053 US</p> <p>I certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</p> <p><i>Willie Jiles</i> _____ Willie Jiles</p> <p>Date: June 18, 2004</p>
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Dear Sir:

Response pursuant to 37 C.F.R. § 1.111

In response to the Office Action mailed March 18, 2004, Applicants respectfully request the Examiner to reconsider the claims in view of the following amendments and remarks. Please amend the Application as follows.

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